

Attorney Docket No. 19240-233
(previously 18704-012)

Patent

REMARKS

The undersigned has reviewed the Examiner's remarks in the Interview Summary mailed on April 6, 2005. Applicants acknowledge that, during the March 31, 2005 telephonic Interview, the undersigned (along with Matthew T. Byrne) discussed with Examiners Worjloh and Trammell the use of tokens and credit units* as disclosed in the Barber reference and various grounds for overcoming the rejection of independent claims 1, 9, 11, 12, and 31. There were no exhibits shown or demonstrated.

During the interview, the Examiners suggested amendments to claims 9, 11, 12, and 31. The Examiner's suggestions were adopted in the amended claims that were proposed in the Reply to Office Action filed by applicants on April 5, 2005. Applicants note that, in accordance with MPEP 713.04, an Interview Summary was also included in this Reply to Office Action.

Applicants believe that all the pending claims are allowable, and a notice of allowance is respectfully requested.

Respectfully submitted,
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Date: April 22, 2005


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* The Interview Summary of April 6, 2005 provided by Examiner Worjloh refers to "security units." Applicants respectfully submit that "security units" are not disclosed in Barber, and believe that Examiner Worjloh was referring to Barber's "credit units," which were discussed during the Interview.